

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

FRANK A. KARR
SANDRA R. KARR
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.: 17-20209 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 23, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/20/2017 and confirmed on 3/3/17 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		65,581.88
Less Refunds to Debtor	1,712.96	
TOTAL AMOUNT OF PLAN FUND		63,868.92

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	1,820.00	
Trustee Fee	3,035.44	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		4,855.44

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	JPMORGAN MORTGAGE ACQUISITION C(0.00	37,926.12	0.00	37,926.12
	Acct: 7648				
	FIRST NATIONAL BANK OF PA(*)	0.00	8,804.00	0.00	8,804.00
	Acct: 8723				
	JPMORGAN MORTGAGE ACQUISITION C(556.92	556.92	0.00	556.92
	Acct: 7648				
	JEFFERSON CAPITAL SYSTEMS LLC*	8,674.75	8,674.75	1,337.21	10,011.96
	Acct: 0692				
					57,299.00

Priority					
	MAUREEN KROLL	0.00	0.00	0.00	0.00
	Acct:				
	FRANK A. KARR	0.00	0.00	0.00	0.00
	Acct:				
	FRANK A. KARR	492.50	492.50	0.00	0.00
	Acct:				
	FRANK A. KARR	1,220.46	1,220.46	0.00	0.00
	Acct:				
	MAUREEN KROLL	1,820.00	1,820.00	0.00	0.00
	Acct:				

*** N O N E ***

Unsecured					
	CAVALRY SPV I LLC - ASSIGNEE(*)	3,326.93	260.94	0.00	260.94
	Acct: 1089				
	BEST BUY++	0.00	0.00	0.00	0.00
	Acct: 0902				
	CAPITAL ONE BANK (USA) NA CABELAS C	2,875.16	225.52	0.00	225.52
	Acct: 9881				
	CAPITAL MANAGEMENT SVCS++	0.00	0.00	0.00	0.00
	Acct: 9679				
	CAVALRY SPV I LLC*	5,310.75	416.56	0.00	416.56
	Acct: 4198				
	CBCS	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 8575				
	CBCS	0.00	0.00	0.00	0.00
	Acct: 0176				
	CBCS	0.00	0.00	0.00	0.00
	Acct: 0901				
	CREDIT COLLECTION SERVICES	0.00	0.00	0.00	0.00
	Acct: 1049				
	DENNIS HUTT DPM	0.00	0.00	0.00	0.00
	Acct: 2330				
	DENNIS HUTT DPM	0.00	0.00	0.00	0.00
	Acct:				
	EIS COLLECTIONS	0.00	0.00	0.00	0.00
	Acct: 4573				
	CAPITAL ONE NA**	703.41	55.18	0.00	55.18
	Acct: 5481				
	UPMC PRESBYTERIAN SHADYSIDE HOSF	155.91	12.23	0.00	12.23
	Acct: 5443				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct: 7663				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct:				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct: 4690				
	MIDLAND FUNDING LLC	2,681.69	210.34	0.00	210.34
	Acct: 6227				
	NORTHLAND GROUP INC.	0.00	0.00	0.00	0.00
	Acct: 6529				
	NORTHLAND GROUP INC.	0.00	0.00	0.00	0.00
	Acct: 5570				
	ONE MAIN FINANCIAL(*)	0.00	0.00	0.00	0.00
	Acct: 9085				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: 4112				
	STAPLES++	0.00	0.00	0.00	0.00
	Acct: 6358				
	MIDLAND FUNDING LLC	1,550.48	121.61	0.00	121.61
	Acct: 4463				
	MIDLAND FUNDING LLC	276.41	21.68	0.00	21.68
	Acct: 8578				
	MIDLAND FUNDING LLC	3,947.55	309.63	0.00	309.63
	Acct: 0234				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct:				
	TRANSWORLD SYSTEMS++	0.00	0.00	0.00	0.00
	Acct: 3989				
	TRANSWORLD SYSTEMS++	0.00	0.00	0.00	0.00
	Acct: 3991				
	TRANSWORLD SYSTEMS++	0.00	0.00	0.00	0.00
	Acct: 6061				
	UPMC HEALTH SERVICES	0.00	0.00	0.00	0.00
	Acct: 5262				
	UPMC++	0.00	0.00	0.00	0.00
	Acct: 5268				
	UNIVERSITY OF PITTSBURGH PHYSICIAN	566.98	44.47	0.00	44.47
	Acct: 5443				
	UPMC EAST	188.72	14.80	0.00	14.80
	Acct: 5577				
	UPMC EAST	274.32	21.52	0.00	21.52
	Acct: 5443				
	ATT	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
	SAM AND DINA DONINI	0.00	0.00	0.00	0.00
Acct:					
	MARY KARR	0.00	0.00	0.00	0.00
Acct:					
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
Acct:					
	MCCABE WEISBERG & CONWAY PC (FOR	0.00	0.00	0.00	0.00
Acct:					
					1,714.48

TOTAL PAID TO CREDITORS 59,013.48

TOTAL CLAIMED
PRIORITY 0.00
SECURED 9,231.67
UNSECURED 21,858.31

Date: 02/23/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

FRANK A. KARR
SANDRA R. KARR
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:17-20209 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Frank A. Karr
Sandra R. Karr
Debtors

Case No. 17-20209-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 01, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Frank A. Karr, Sandra R. Karr, 707 Baughman Avenue, Jeannette, PA 15644-2920
cr	+ Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place, Pittsburgh, Pa 15222-5413
cr	+ DITECH FINANCIAL LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
cr	Ditech Financial LLC f/k/a Green Tree Servicing LL, PO Box 6154, Rapid City, SD 57709-6154
14352136	+ CBCS, P.O. Box 2724, Columbus, OH 43216-2724
14352138	+ Dennis M. Hutt, DPM, Hutt Podiatry, Inc., 1225 S. Main Street, Suite 101, Greensburg, PA 15601-5370
14352139	+ Ditech, P.O. Box 6172, Rapid City, SD 57709-6172
14395759	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
14352140	+ Estate Information Services, LLC, d/b/a EIS Collections, P.O. Box 1730, Reynoldsburg, OH 43068-8730
15408860	JP MORGAN MORTGAGE ACQUISITION CORP., c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
15082138	+ LoanCare, LLC, P.O. Box 8068, Virginia Beach VA 23450-8068
14352143	+ Mary Ann Karr, 109 Ember Lane, Box 19, Darragh, PA 15625-0019
15033325	+ New Residential Mortgage LLC, c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
14352148	+ Northland Group Inc., P.O. Box 390905, Minneapolis, MN 55439-0905
14352147	+ Northland Group Inc., P.O. Box 390846, Minneapolis, MN 55439-0846
14352150	+ Sam and Dina Donini, 700 Baughman Avenue, Jeannette, PA 15644-2919
14416495	UPMC East, PO Box 1123, Minneapolis, MN 55440-1123
14352158	+ UPMC Health Services, P.O. Box 271472, Pittsburgh, PA 15250-0001
14352159	+ UPMC Presbyterian Shadyside, P.O. Box 382059, Pittsburgh, PA 15259-0001
14416496	UPMC Presbyterian Shadyside Hospital, PO Box 1123, Minneapolis, MN 55440-1123
14416494	University of Pittsburgh Physicians, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 01 2022 23:37:00	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
14352130	+ Email/Text: kristin.villneauve@allianceoneinc.com	Mar 01 2022 23:37:00	Alliance One Receivables Management Inc., P.O. Box 3107, Southeastern, PA 19398-3107
14356476	Email/Text: ally@ebn.phinsolutions.com	Mar 01 2022 23:37:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14352131	+ Email/Text: ally@ebn.phinsolutions.com	Mar 01 2022 23:37:00	Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
14352132	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 01 2022 23:42:58	Best Buy/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
14352133	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 01 2022 23:42:42	Cabelas Worlds Foremost Bank, 4800 NW 1st Street, Suite 300, Lincoln, NE 68521-4463
14352134	+ Email/Text: cms-bk@cms-collect.com	Mar 01 2022 23:37:00	Capital Management Services, LP, 698-1/2 South Ogden Street, Buffalo, NY 14206-2317

District/off: 0315-2

User: auto

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Date Rcvd: Mar 01, 2022

Form ID: pdf900

Total Noticed: 49

15032977	+ Email/PDF: ebn_ais@aisinfo.com	Mar 01 2022 23:42:43	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
14519037	Email/PDF: bncnotices@becket-lee.com	Mar 01 2022 23:42:51	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14419866	+ Email/Text: bankruptcy@cavps.com	Mar 01 2022 23:37:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14352135	+ Email/Text: bankruptcy@cavps.com	Mar 01 2022 23:37:00	Cavalry SPV I, LLC, P.O. Box 520, Valhalla, NY 10595-0520
14352137	+ Email/Text: bankruptcy_notifications@ccsusa.com	Mar 01 2022 23:37:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
14352141	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 01 2022 23:37:00	First National Bank, 4140 E. State Street, Hermitage, PA 16148-3401
14923286	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 01 2022 23:37:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14352142	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 01 2022 23:37:00	Kohls Department Store, P.O. Box 3115, Milwaukee, WI 53201-3115
14405945	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 01 2022 23:37:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14352144	+ Email/Text: repbankruptcyntices@parallon.com	Mar 01 2022 23:37:00	Medicredit, Inc., P.O. Box 1629, Maryland Heights, MO 63043-0629
14352145	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 01 2022 23:37:00	Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
14352147	+ Email/Text: ngisupport@radiusgs.com	Mar 01 2022 23:37:00	Northland Group Inc., P.O. Box 390846, Minneapolis, MN 55439-0846
14352148	+ Email/Text: ngisupport@radiusgs.com	Mar 01 2022 23:37:00	Northland Group Inc., P.O. Box 390905, Minneapolis, MN 55439-0905
14352149	+ Email/PDF: cbp@onemainfinancial.com	Mar 01 2022 23:42:48	One Main Financial, P.O. Box 183172, Columbus, OH 43218-3172
14352146	Email/Text: signed.order@pfwattorneys.com	Mar 01 2022 23:37:00	Midland Funding LLC, c/o Ralph Gulko, Esquire, Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054
14352153	+ Email/PDF: gecsed@recoverycorp.com	Mar 01 2022 23:42:43	SYNCB/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
14352154	+ Email/PDF: gecsed@recoverycorp.com	Mar 01 2022 23:42:49	SYNCB/Dicks Sporting Goods, P.O. Box 965005, Orlando, FL 32896-5005
14352155	+ Email/PDF: gecsed@recoverycorp.com	Mar 01 2022 23:42:49	SYNCB/Sams, P.O. Box 965005, Orlando, FL 32896-5005
14352156	+ Email/PDF: gecsed@recoverycorp.com	Mar 01 2022 23:42:43	SYNCB/Walmart, P.O. Box 965024, Orlando, FL 32896-5024
14352151	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 01 2022 23:42:44	Sears/CBNA, P.O. Box 6282, Sioux Falls, SD 57117-6282
14352152	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 01 2022 23:42:44	Staples/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
14352157	+ Email/Text: bankruptcydepartment@tsico.com	Mar 01 2022 23:37:00	Transworld Systems Inc., P.O. Box 15273, Wilmington, DE 19850-5273
14415326	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 01 2022 23:42:57	WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609

TOTAL: 30

District/off: 0315-2

User: auto

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Date Rcvd: Mar 01, 2022

Form ID: pdf900

Total Noticed: 49

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JP MORGAN MORTGAGE ACQUISITION CORP.
cr		LOANCARE, LLC
cr		New Residential Mortgage LLC
cr	*+	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, PO Box 7999, St Cloud, MN 56302-9617

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 03, 2022

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2022 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor New Residential Mortgage LLC ecmail@mwc-law.com ecmail@ecf.courtdrive.com
Brett A. Solomon	on behalf of Creditor Ally Financial brett@solomon-legal.com
Brian Nicholas	on behalf of Creditor LOANCARE LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor New Residential Mortgage LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor DITECH FINANCIAL LLC bnicholas@kmlawgroup.com
David W. Raphael	on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com
Emmanuel J. Argentieri	on behalf of Creditor JP MORGAN MORTGAGE ACQUISITION CORP. bk@rgalegal.com
Maureen Kroll	on behalf of Joint Debtor Sandra R. Karr maureen@mkroll.comcastbiz.net lisa@mkroll.comcastbiz.net
Maureen Kroll	on behalf of Debtor Frank A. Karr maureen@mkroll.comcastbiz.net lisa@mkroll.comcastbiz.net
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 11